

In re:

Franco John Urban

Debtor

Case No. 24-11018-amc

Chapter 7

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jul 19, 2024

Form ID: 318

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | Franco John Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518 |
| 14868223 | Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518 |
| 14868236 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |
| 14868230 | illExotics, LLC, 1704 E Passyunk Ave Fl 1, Philadelphia, PA 19148-1518 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Jul 20 2024 00:03:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Jul 20 2024 04:02:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 20 2024 00:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14868217 | Email/Text: bncnotifications@pheaa.org | Jul 20 2024 00:02:00 | AES/PNC Bank, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461 |
| 14868218 | + Email/PDF: AffirmBKNotifications@resurgent.com | Jul 20 2024 00:08:14 | Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862 |
| 14868219 | EDI: GMACFS.COM | Jul 20 2024 04:02:00 | Ally Financial, Inc, 500 Woodward Ave, Detroit, MI 48226-3416 |
| 14868220 | Email/PDF: bncnotices@becket-lee.com | Jul 20 2024 00:19:18 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 14868227 | Email/Text: megan.harper@phila.gov | Jul 20 2024 00:03:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14868221 | EDI: CAPITALONE.COM | Jul 20 2024 04:02:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14868225 | + EDI: CITICORP | Jul 20 2024 04:02:00 | Citi Card/Best Buy, Attn: Citicorp Cr Svrs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040 |
| 14868226 | EDI: CITICORP | Jul 20 2024 04:02:00 | Citibank/Best Buy, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040 |
| 14868228 | Email/Text: bankruptcy@philapark.org | Jul 20 2024 00:03:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14868229 | + Email/Text: bankruptcy@firstelectronic.com | | |

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|----------|--|----------------------|--|
| 14868231 | EDI: IRS.COM | Jul 20 2024 00:03:00 | First Electronic Bank, Attn: Bankruptcy, PO Box 521271, Salt Lake City, UT 84152-1271 |
| 14868222 | EDI: JPMORGANCHASE | Jul 20 2024 04:02:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14868232 | + EDI: NAVIENTFKASMSERV.COM | Jul 20 2024 04:02:00 | Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076 |
| 14868233 | Email/Text: fesbank@attorneygeneral.gov | Jul 20 2024 00:03:00 | Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500 |
| 14868234 | EDI: PENNDEPTREV | Jul 20 2024 04:02:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14868234 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 20 2024 00:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14868235 | ^ MEBN | Jul 20 2024 00:01:35 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14868237 | Email/Text: bankruptcy@philapark.org | Jul 20 2024 00:03:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538 |
| 14868238 | ^ MEBN | Jul 20 2024 00:01:25 | Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220 |
| 14868239 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | Jul 20 2024 00:07:33 | Regional Acceptance Corporation, Attn: Bankruptcy 1424 East Fire Tower Ro, Greenville, NC 27858-4105 |
| 14868240 | + Email/Text: rmcdowell@slgcollect.com | Jul 20 2024 00:03:00 | Salducci Law Group, 1040 Kings Hwy N, Cherry Hill, NJ 08034-1925 |
| 14868241 | EDI: SYNC | Jul 20 2024 04:02:00 | Syncb/hdceap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14868242 | + EDI: SYNC | Jul 20 2024 04:02:00 | Synchrony Bank, Attn: Bankruptcy, 777 Long Ridge Rd, Stamford, CT 06902-1259 |
| 14868243 | + EDI: SYNC | Jul 20 2024 04:02:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14868244 | + EDI: SYNC | Jul 20 2024 04:02:00 | Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14868245 | EDI: SYNC | Jul 20 2024 04:02:00 | Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 14868246 | EDI: TDBANKNORTH.COM | Jul 20 2024 04:02:00 | TD Bank, N.A., 1701 Route 70 E, Cherry Hill, NJ 08003-2390 |
| 14868247 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Jul 20 2024 00:03:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14868248 | EDI: USBANKARS.COM | Jul 20 2024 04:02:00 | U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000 |
| 14868249 | ^ MEBN | Jul 20 2024 00:01:18 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |
| 14868250 | + EDI: LCIUPSTART | Jul 20 2024 04:02:00 | Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503 |
| 14868251 | Email/Text: bankruptcynotices@vivecard.com | Jul 20 2024 00:02:00 | Vive Financial, Attn: Bankruptcy Attn: Bankruptcy, 380 Data Drive , Suite 200, Draper, UT 84020 |
| 14868252 | + EDI: WFFC2 | | |

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Jul 20 2024 04:02:00

Wells Fargo Bank NA, Attn: Bankruptcy 1 Home
Campus MAC X2303, Des Moines, IA
50328-0001

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14868224 | * | Christopher Paul Urban, 1704 E Passyunk Ave Apt 3, Philadelphia, PA 19148-1518 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| CHRISTINE C. SHUBERT | christine.shubert@comcast.net J100@ecfcbis.com |
| MICHAEL A. CIBIK | on behalf of Debtor Franco John Urban help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co m; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com |
| United States Trustee | USTPRegion03.PH. ECF@usdoj.gov |

TOTAL: 3

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Franco John Urban | Social Security number or ITIN xxx-xx-5892 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 24-11018-amc | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Franco John Urban

7/18/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.